

CTC funding purposes). Again, the System platform 4 requests the identified issuing bank to authorize the transaction, and if the funded account information has been provided, the System can enable the transfer and may provide notification to Subscriber B of the transaction. If the funded account information has not been provided, the System will contact Subscriber B's mobile device and inform Subscriber B of the details of the CTC funding transaction and request an account to be funded. Subscriber B selects the account identifier from those displayed on the mobile display, and sends the selection to the System Server. The System platform bundles the request on to the appropriate issuing bank through the pertinent Processor. Again, the "funding request" transaction can be held within the System until both Subscriber's have interacted with the System. Generally, the System platform 4 will notify each subscriber of the status of the transaction, and will log appropriate details of the transaction for future reference and billing purposes.

[0095] In a CTC transaction initiated by a subscriber requesting funding, the funding Subscriber can refuse to fund or modify the amount to fund (reduce or increase).

[0096] (ii)(b) Subscriber to Non-Subscriber

[0097] Finally, the CTC feature can be used to fund a non-Subscriber account. In this instance, the Subscriber must have access to the non-subscriber's account information (such as bank information). The subscriber would access the CTC features and select the funding account and enter the funded account. The transaction would be forwarded to the System platform for handling (authorization request, and transfer request). Again, it may be desirable to provide the non-subscriber with a transfer token, and have the non-subscriber log onto the System Server Web portal as a guest and provide the transfer token to complete the transaction. Funding a non-subscribers account presents some security risk as the non-subscriber's account information must be entered in non-encrypted format. However, if the transfer is requested through the System internet portal from a desktop or laptop, and that link is a secured link, it reduces the security risks. One option for dealing with non-subscriber transactions is to force the non-subscriber to interface with the System platform, such as by accessing the System platform through the web portal. In this instance, the Subscriber authorized a transfer to a "BLANK" account, and hence, the subscriber would not need to enter the non-subscribers account information. The system would provide the subscriber with a transfer token and possibly other transfer ID information, and such would have to be provided to the non-subscriber (such as by voice phone, e-mail (either Subscriber e-mail or System platform e-mail), etc). The non-subscriber would have to log into the System web portal as a guest, and access the transaction (e.g. with the transfer token). The System platform 4 would then request the funded account information to be input by the non-subscriber. The transfer would then be forwarded to the appropriate issuing bank for funding authorization.

[0098] For definitional purposes, all of the above transactions are considered "credit card type" transactions as each transaction requires the subscriber to identify an account (debit, credit, bank account, etc) from which to pay the transaction costs.

3. Acquiring a System Account and Storing Data on the Mobile Device.

[0099] A. Subscriber Account

[0100] To use the System, a user must become a subscriber by establishing a System account and have at least one or more mobile internet enabled communication devices. **FIG. 8** generally shows the enrollment process. To establish an account, the user will access the System platform 4 from the System web based portal. Generally, access is via desktop or laptop, not the mobile device due to the amount of information to be exchanged. In the future, with HTTP enabled mobile devices, direct access by the mobile device may become feasible.

[0101] A new user will access the Web portal and request a new account. Through an interchange with the user, certain information needed to establish an account is initially exchanged, for instance: subscriber name, subscriber's system "name" and password, shipping address, billing address, mobile device identification (e.g. phone numbers or static IP addresses), and assignment of the active (or default) mobile device in the event the user desires to register more than one mobile devices, and other pertinent information. The System platform software may use other resources to verify the user supplied information, and after verification, establishes an account for the new Subscriber and will assign a System identifier to the newly established subscriber. If the subscriber's account information is to be stored on the System database, the subscriber will enter the account information, establish an account identifier (the alias, the viewable account description displayed on the mobile device visual screen), and enter other relevant information for storage on the System. The System platform may also build a configuration file with the Subscriber's preferences, configurations and other options to be downloaded later to the subscriber's mobile device 1A.

[0102] For information to be stored on the mobile device 1A, a means must be undertaken to transfer data to the mobile database. One method is to build the mobile database or configuration file on the System, and download the files from the System platform 4 to the mobile device 1A. File transfer protocol (FTP) could be utilized to download both the mobile system application program and the System platform constructed database/configuration files. Alternatively, the Subscriber can download a desktop/laptop application software package through the System portal for building and populating a database that will be later installed on the subscriber's mobile device 1A and/or for possible uploading and storage on the System databases. The laptop/desktop software can be shipped to the user if desired.

[0103] When building the database on the subscriber's desktop or laptop, the Subscriber runs the downloaded software on the desktop/laptop to construct the mobile database or configuration files. The downloaded may include a partially filled database structure with information stored on the System database provided by the Subscriber during enrollment, such as subscriber name, address, System supplied subscriber account number, and other information. Additionally, the desktop/laptop software is designed to encrypt designated data entered (when final data is stored on the mobile database) so that the designated data is only stored in encrypted form and can only be decrypted by the System platform.